

# OPINION



## Savannah Morning News

### OPINION PAGE: THE MISSION

The aim of the opinion page is to publish a diversity of opinions from journalists, columnists, subject matter experts and readers to foster discussion and solution-seeking to improve the lives of Savannah-area residents.

Contact the opinion editor Adam Van Brimmer, at [avanbrimmer@savannahnow.com](mailto:avanbrimmer@savannahnow.com) or 912-652-0343.



**Kyle Wingfield**  
Columnist

## Being thankful for planning that drives opportunities for Georgians

*This is a commentary by Kyle Wingfield, president and CEO of the Georgia Public Policy Foundation, a libertarian-leaning think tank based in Atlanta.*

I always enjoy hearing why people moved to Georgia. My wife and I have lineage in Georgia going back generations, so it was natural for us to settle here. It's just home. But tens of thousands of people also move to our state every year, driving growth that amounts to roughly a million people a decade. That trend has lasted nearly half a century.

This week, many newcomers will celebrate their first Thanksgiving in Georgia – or will gather with family elsewhere as Georgians for the first time. I wonder what about their new home makes them thankful? My organization is collecting such stories, and we'd love for those of you who moved to Georgia in the past few years to contact us at [GeorgiaPolicy.org](http://GeorgiaPolicy.org).

In the meantime, here are a few of the things that make me thankful to be a Georgian.

Let's start with what preceded James Oglethorpe, founder of the colony of Georgia almost 300 years ago, and all other humans for that matter: a diversity of natural beauty. We have mountains and beaches. We have fertile plains, thick forests and mighty rivers. And we have managed to grow economically while preserving natural resources ranging from Atlanta's canopy to the barrier islands on our coast; the fate of the Okefenokee Swamp is another occasion for that balance to be struck and the irreplaceable to be protected. We have rivals among the other states, but few if any can top all of that.

The things humans have built also make Georgia great. There are the ancient mounds of the Etowah and the Ocmulgee, and the early British military outposts along the coast. There is old Savannah and New Echota. There is one of the country's great metropolises, and the small-town culture of our rural lands. There are storied military installations and high-caliber universities.

Georgia's history represents all that is tragic and triumphant in America's story, with ample opportunity to learn from both. The Trail of Tears started here. Slavery brutalized thousands here, before a brutal blow was delivered here to eradicate it. Jim Crow festered here. But then, Martin Luther King, Jr. was also raised here. The "Atlanta Way" was forged here. The Summer Olympics were staged here, in part to recognize, again, how a new South had emerged here. Yes, there is still more work to do here.

Speaking of life's rich pageant: Our music spans from the alternative rock of R.E.M. to the hip-hop of Outkast, from the soul of Ray Charles to the country of Alan Jackson. Our authors include Alice Walker and Flannery O'Connor, our characters Br'er Rabbit and Scarlett O'Hara. Our cuisine comprises peach cobbler and pecan pie, fried chicken and fried green tomatoes, boiled peanuts and collard greens, sweet tea and Coca-Cola. Our culture is one of breadth and depth.

But as wonderful as the things on that list and more might be, they probably aren't the things that attract most people to Georgia. Put simply, people come to Georgia for opportunity.

They come for college and for jobs. They come to work for big companies, and for startups that may become big companies. They come because the cost of living is good, and so is the quality of life. They come for low taxes and the right to work.

They come for reasons that didn't happen by accident. They come for reasons that have been carefully nurtured through smart, forward-looking public policy. That may sound boring, but it's true. And the boring things often make all the difference in this life.

I'm thankful for both the boring and the exciting in Georgia, the flashy and the profound, the hurtful truths we learn from the past and the uplifting promises we hold for the future. I'm thankful for all of these things, because they make our shared home the kind of place we're glad to share.

## Hurdles remain for housing to accommodate area job growth



**City Talk**  
Bill Dawers  
Guest columnist

*This is the City Talk column by Bill Dawers, a longtime contributor to the Savannah Morning News.*

The Savannah Harbor-Interstate 16 Corridor Joint Development Authority's recent Workforce Study detailed many of the challenges related to the new Hyundai plant and other commercial development.

The addition of thousands of jobs in the next several years will have myriad impacts and will further strain the regional housing market. A low supply of units has driven up both sale and rental prices for the past few years, which has stretched many households to their limits.

Things are likely to get worse before they get better. The study summary notes that there is limited affordable housing for the growing entry-level workforce, limited buildable land in the region and a general lack of public transportation options.

Many of the new jobs will pay relatively well, and broader labor market trends suggest that wages could grow considerably faster than inflation for the next few years. In the wake of new contracts between the big three Detroit automakers and the United Auto Workers, Hyundai announced significant wage hikes which look to be good news for the Savannah region.

Even with increased wages, many new hires at Hyundai and other companies will not be in a position to buy homes anytime soon. The region needs thousands of apartments to meet existing and future demand.

And those apartments need to be in locations that make sense. They need to be in proximity to employment and to existing public infrastructure, including roads and utilities.

If someone could wave a wand and create multifamily housing in logical places across the Savannah-Hinesville-Statesboro Combined Statistical Area, we might be in good shape as hiring ramps up in the next year, but the realities are a lot messier.

The approval processes for new housing generally are complex and slow. The political and geographical divisions in Chatham and nearby counties contribute to inefficiency and dysfunction. A general bias toward suburban-style single-family development encourages sprawl rather than the smart growth needed at this critical time in the region's history.

So we are going to have to rely on numerous governmental entities looking at the big picture and being open to approval of developments that might have been nixed in the past.

I am not arguing for a free-for-all on new development but for smarter thinking about opportunities to increase density, as I discussed in a recent column about the stretch of Bull Street south of Victory Drive in Savannah.

Will any of the new manufacturing employees live in those units on Bull? Probably not, but any increase in residential supply will take pressure off the demand across the greater Savannah area.

So kudos to Savannah City Council for the approval of a rezoning of the historic Gould Cottage near Hull Park, which will result in about 25 new residential units. The old children's home, which most recently held the Habersham School, will be renovated, and three new quadruplexes will be built. The additional density will buoy neighborhood businesses and generate increased property tax revenues.

Alderman Nick Palumbo noted at the council meeting that the project, which still faces several bureaucratic steps, will be "sympathetic" to the surrounding neighborhood.

We need to see similar decisions throughout the region to increase the overall housing supply. It will be interesting to watch the fate of projects like two proposed developments of rental units in Effingham County that might be denied because of concerns about infrastructure.

The changes will be hard, especially for people who purposely moved to low-population areas.

While trying to be sensitive to concerns of existing residents, area leaders need to work individually and collectively to encourage residential development. If they don't, the growing pains will be even worse.

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## How to make a big impact locally with year-end charitable giving



**Your Turn**  
Malcolm Butler  
Savannah Morning News

*This column is by Malcolm Butler, the president and CEO of The Fiduciary Group in Savannah*

American billionaire, investor and philanthropist Warren Buffet once observed: "If you're in the luckiest one percent of humanity, you owe it to the rest of humanity to think about the other 99%."

If you're fortunate to be in a position to donate to local nonprofit organizations and to support causes you value in 2023, it's not too late to make charitable contributions that can help create a stronger community right here in Savannah.

It's important to note that not all taxpayers are eligible to take an itemized tax deduction for charitable donations and that donors can only claim itemized charitable donation tax deductions when their donations exceed the standard income tax deduction, which is currently \$13,850 for individuals and \$27,700 for married taxpayers filing jointly. If you wish to explore deducting higher amounts, you will need to itemize your deductions.

Regardless of the amount that you'd like to donate to your favorite 501(c)(3) organizations in 2023, you will want to do so before the end of the year in order to qualify for the income tax deduction for this year. As Thanksgiving approaches and 2023 winds down, here are a few ways high net-worth investors can make strategic charitable gifts before the end of the year:

**Gift appreciated stock to your favorite charity.** Gifting low-basis stock instead of cash can be a strategic option to support a 501(c)(3) charitable organization. Donors can avoid paying capital gains taxes while taking a charitable donation deduction. Investors with appreciated, publicly traded securities such as stocks, bonds, exchange traded funds and mutual funds can directly donate those securities to charity, avoiding the capital gains tax that would otherwise be due when the shares are sold. For example, if you were to sell appreciated stock held for more than one year to make a cash donation to charity, you would owe capital gains on the sale. However, if you donate the shares directly, you receive credit for the full market value of the stock and avoid paying capital gains because you never actually sold those shares. This strategy can result in more funds going to your charity as well as a larger tax deduction for 2023.

**Make a qualified charitable donation from your IRA.** Gifting funds directly from an Individual Retirement

Arrangement (IRA) is gaining popularity among retired individuals who are required by law to take annual Required Minimum Distributions (RMD) if they are 73 or older this year. This strategy, often referred to as a Charitable IRA Rollover or an IRA Qualified Charitable Distribution (QCD), enables you to donate up to \$100,000 tax-free when the funds are paid directly from your IRA to a qualified charity. You'll avoid income tax on the gifted funds, regardless of whether you itemize or claim the standard deduction. You can begin making QCDs at age 70½, so you can take advantage of this option prior to the year in which you are required to begin taking RMDs.

**Set up a one-time Legacy IRA Qualified Charitable Distribution.** A new option for 2023 for donors age 70½ or older is known as the Legacy IRA Qualified Charitable Distribution, which allows for up to \$50,000 in charitable donations in a single tax year only once during the donor's lifetime. Included as part of the Secure 2.0 Act, the Legacy IRA option was signed into law last December and went into effect in 2023. Funds can be used to create a charitable gift annuity or a charitable remainder trust and can be distributed among multiple charities. The total amount distributed applies toward the federally mandated \$100,000 annual limit for qualified charitable distributions.

**Consider "bunching" charitable donations.** Another strategy is to group charitable donations and other itemized expenses that would normally be made annually over several years into a single year in order to exceed the standard deduction amount in the "bunch" years. That way, you can claim the standard deduction in the non-bunch years and combine multiple years of annual charitable contributions into a single year. For example, you can make your 2024 charitable contribution in 2023 in order to itemize the deduction. Then, in 2024 and in subsequent years, you can claim the standard deduction.

By any measure, 2023 has been a challenging year due to inflation, rising interest rates and other economic factors that have made it more difficult for many Savannahians to make ends meet and to provide for their families. Donations to local charitable organizations are especially important this year and during the holiday season. Remember that your financial advisor will need time to process your request, so please be sure to initiate any year-end charitable donations as soon as possible.

The holidays are always a special time to celebrate with family and friends and to be thankful for our many blessings. If you're interested in giving back to help others in need, now is an ideal time to take steps to support local qualified 501(c)(3) organizations.

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### Letters policy

Letter to the editor must include the writer's name (no initials), a mailing address and daytime telephone number for verification purposes. We ask that letters be no longer than 250 words. All submissions are subject to editing. **Mail:** Letters to the Editor, Savannah Morning News, P.O. Box 1088, Savannah, GA 31402;

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